



# Nevada District Office

Quarterly News

## September 2006

Building our communities one small business at a time...

September 2006

Issue #4

U.S. Small Business Administration  
Nevada District Office

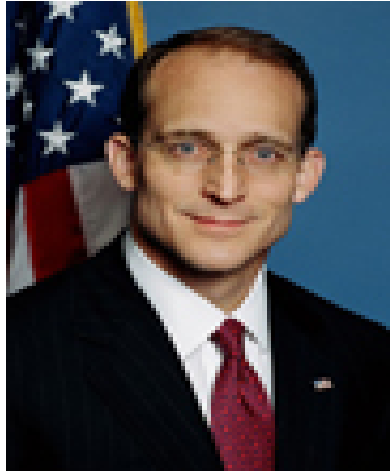
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702-388-6469 (facsimile) [www.sba.gov/nv](http://www.sba.gov/nv)

*All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.*

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## Steven C. Preston Sworn In As Administrator of SBA



Steven C. Preston was sworn in as SBA Administrator on July 10, 2006. Preston is a former business executive with broad experience in financial management and executive leadership. He is the 22nd Administrator of the SBA since the agency was established in 1953. He was confirmed by the U.S. Senate by unanimous consent on June 29, 2006.

The Senate Committee on Small Business and Entrepreneurship had unanimously recommended Preston's

confirmation earlier in the day. During his confirmation hearing on June 21, Preston emphasized the importance of sophisticated financial management, operational responsiveness and a customer service culture at the SBA. "None of this happens by accident," he said. "It requires dogged focus to move the ball forward each and every day."

Until recently, Preston was executive vice president of The ServiceMaster Company, a major franchising organization with thousands of small businesses in its network. Preston also had served as chief financial officer. He previously had been senior vice president and treasurer of First Data Corporation, and an investment banker at Lehman Brothers. Preston graduated with Highest Distinction from Northwestern University with a political science degree, and received an MBA from the University Of Chicago Graduate School Of Business. He also has studied at the Ludwig-Maximilians-Universität in Munich, Germany.

## SBA Nevada District Office Guarantees Loan for Puppy Enterprises in 2002, and now the Business is Expanding

In 2002, the SBA Nevada District Office guaranteed a loan in the amount of \$50,000 to Phillip and Tammy Mathews. Puppy Enterprises is a dog salon and bakery that markets gourmet snacks, clothes, beds and grooming. Their business has developed into a \$360,000 a year operation. The Mathews are estimating to bring in between \$600,000 to \$700,000 for their kennel expansion in its first year for their Small Town Dog Vacation. The couple is considering taking Small Town Dog Vacation Villas national to service pets in Boston, Miami and New York.

**SCORE**  
Counselors to America's Small Business

### Service Corps of Retired Executives (SCORE)

offers a monthly seminar entitled "How to Really Start Your Own Business." This four-hour seminar is for individuals considering starting a new business. Topics include business ideas, structuring the business, finding money, marketing, cash flow, and business plans. All seminars are held at City Centre Place, 400 South Fourth Street, Las Vegas. Call (702) 388-6104 to register.

9:00 A.M., Thursday, Sept. 14, 2006

9:00 A.M., Saturday, Sept. 23, 2006



**Nevada Small Business Development Center (NSBDC)**  
Business Start-Up Orientation is designed specifically for the first-time business owner. This class allows participants to meet with a business advisor and prepares them to be an entrepreneur. This class is held every Thursday. Space is limited. Call (702) 895-4270 for times, and location, and to reserve a seat.



**Nevada Microenterprise Initiative (NMI) and Women's Business Center (WBC)**

Loan Information/Orientation Sessions are held on the 2<sup>nd</sup> and 4<sup>th</sup> Thursday of each month at 4:00 pm. "Ask The Experts" Workshops are held on the 3<sup>rd</sup> Wednesday of each month from 12:30 pm – 5:00 pm. NMI/WBC is dedicated to improving economic self-sufficiency of business owners through entrepreneurial and

## Podcasts for Business Owners

The U.S. Small Business Administration announced the arrival of podcasting for small business owners on a range of topics to help entrepreneurs on the road to starting a new business.

The SBA podcasts provide an introduction to various small business topics, and will deliver business information and advice for new and established entrepreneurs on all aspects of starting, expanding and financing a small business, as well as business protection. The current list of podcasts includes the following subjects:

- Is Entrepreneurship for You?
- The SBA Small Business Training Network – Log On!
- Selecting a Business That Fits
- Disaster Preparedness for Business Owners
- Financing a Small Business

The SBA recognizes the time constraints faced by budding entrepreneurs, and podcasting is an easy way to deliver content on small business basics using audio files over the Internet. Each broadcast is less than 10 minutes long and will feature interviews with experts from the SBA and SBA resource partners of SCORE, the Small Business Development Centers and the Women's Business Centers. Industry experts from across the country will also share insightful and invaluable information with the small business public via podcasting.

To get to the SBA podcast library, go online to [www.sba.gov/podcast](http://www.sba.gov/podcast). Podcast files can be listened to on a computer or downloaded to an MP3 player. Each podcast delivers a broadcast quality recording and additional feeds on a new small business topic will be added regularly. Future podcasts include:

- Checklist for Starting a Business
- Legal Forms of Business Ownership
- Business Planning—the Basics
- How to Write a Business Plan
- How SBA Can Help Finance Your Business
- The Importance of Marketing
- Finding the Right Employees

The SBA encourages listeners to visit the online Small Business Training Network of free training courses, workshops, and resources at [www.sba.gov/training](http://www.sba.gov/training) for more in-depth information.

## Nevada Microenterprise Initiative's Bilingual Graduation Celebration

Photo 1 Top, Left to right: SBA Nevada Deputy District Director, Dennis Wengert and SBA Business Development Specialist, Delia Gomez.

Photo 2 Center, Left to right: NMI Board of Directors President, Larry Feedig, NMI Project Director Anna Siefert, NMI Executive Director, Deborah Prout and Dennis Wengert.

Photo 3 Bottom, Left to right: NMI Program Manager Aida Rojas and Anna Siefert.

Nevada Microenterprise Initiative (NMI) celebrated their 6<sup>th</sup> Bilingual Business Plan Graduation, held at Las Hamacas Restaurant on Tuesday July 25, 2006.

NMI thanked and acknowledged the Bilingual coaches and speakers who committed themselves to build the foundation of entrepreneurship to their graduates. Wells Fargo provided their support and sponsorship to the 24 graduates.

The Small Business Administration (SBA) and Latin Chamber of Commerce worked with NMI side by side on this project.

Additionally, NMI thanked several media representatives from the radio station 1340 AM, El Tiempo, and El Mundo who shared with the community the success of the Bilingual Program and the Hispanic participant's great accomplishment in their business goals.

NMI's 24 graduates have worked very hard, and they have embraced the Bilingual Business Plan Program, and taken with them necessary skills and tools to adapt in their business and personal life.

This newsletter is a publication of the U.S. Small Business Administration, Nevada District Office. To be added to or taken off the e-mail list, to receive a hard copy, or for any other questions, suggestions or comments, contact the editor, Nanette H. Randolph at 702-388-6690, or at [nanette.randolph@sba.gov](mailto:nanette.randolph@sba.gov).

## Nevada Microenterprise Initiative's (NMI) Bilingual Class 6 Graduation





<b>Lender Name</b>	<b># of Loans</b>	<b>Loan \$</b>
ALLIANCE BANK	2	\$2,150,000
ALLIANCE BANK OF ARIZONA	4	\$720,000
AMERICA FIRST FCU	1	\$20,000
BANCO POPULAR NORTH AMERICA	7	\$5,353,800
BANK OF AMERICA, NATIONAL ASSOCIATION	155	\$4,524,000
BANK OF LAS VEGAS	1	\$1,300,000
BANK OF THE WEST	1	\$225,000
BEEHIVE CU	1	\$25,000
BLACK MOUNTAIN COMMUNITY BANK	1	\$280,000
BRANCH BANKING AND TRUST COMPANY	1	\$660,000
BUSINESS LOAN CENTER, LLC	19	\$1,289,000
CALIFORNIA BANK & TRUST	5	\$980,000
CAPITAL BUSINESS GROUP, INC.	1	\$682,000
CAPITAL ONE, FEDERAL SAVINGS BANK	41	\$1,950,000
CELTIC BANK CORPORATION	3	\$1,133,500
CENTER BANK	1	\$300,000
CIT SMALL BUSINESS LENDING CORPORATION	24	\$10,604,900
CITIBANK (WEST), FSB	11	\$473,000
COMERICA BANK	15	\$6,395,300
COMMUNITY BANK OF NEVADA	8	\$2,194,500
COMMUNITY NATIONAL BANK	4	\$4,607,000
COMMUNITY ONE FCU	19	\$2,118,344
COMPASS BANK	1	\$1,435,000
DESERT COMMUNITY BANK	8	\$4,163,999
EAST-WEST BANK	1	\$300,000
EDF RESOURCE CAPITAL, INC.	4	\$2,138,000
EXCEL NATIONAL BANK	1	\$2,000,000
FIRST TENNESSEE BANK, NATIONAL ASSOCIATION	1	\$10,000
GREAT BASIN BANK OF NEVADA	5	\$770,000
GREATER BAY BANK, NATIONAL ASSOCIATION	1	\$488,400
HANMI BANK	1	\$100,000
HERITAGE BANK OF NEVADA	1	\$55,000
INLAND COMMUNITY BANK, NATIONAL ASSOCIATION	1	\$373,200
INNOVATIVE BANK	8	\$2,270,000
IRWIN UNION BANK AND TRUST COMPANY	4	\$815,400
LEHMAN BROTHERS BANK, FSB	1	\$684,200
MERCHANTS BANK OF CALIFORNIA, NATIONAL ASSOCIATION	1	\$950,000
MISSION OAKS NATIONAL BANK	1	\$400,000
MOUNTAIN AMERICA FCU	10	\$280,000
MOUNTAIN WEST SMALL BUSINESS FINANCE	34	\$20,221,000

Financial Watch – Fiscal Year 2006 (October 1 – August 23) Loan Statistics

<b>Lender Name</b>	<b># of Loans</b>	<b>Loan \$</b>
NARA BANK	1	\$200,000
NEVADA SECURITY BANK	2	\$549,430
NEVADA STATE BANK	43	\$8,386,400
NEVADA STATE DEVELOPMENT CORPORATION	118	\$79,636,000
NEW VENTURES CAPITAL DEVELOPMENT COMPANY	4	\$1,040,000
NEWTEK SMALL BUSINESS FINANCE, INC.	2	\$610,000
NORTHERN NEVADA BANK	1	\$200,000
PACIFIC CAPITAL BANK, NATIONAL ASSOCIATION	1	\$150,000
PACIFIC CITY BANK	3	\$835,000
RED ROCK COMMUNITY BANK	1	\$150,000
SILVER STATE BANK	75	\$21,843,000
SPECTRUM BANK	1	\$150,000
STEARNS BANK NATIONAL ASSOCIATION	3	\$933,900
TEMECULA VALLEY BANK	7	\$5,066,300
U.S. BANK NATIONAL ASSOCIATION	130	\$14,950,000
UNITED CENTRAL BANK	1	\$300,000
UNITI BANK	1	\$220,000
UPS CAPITAL BUSINESS CREDIT	4	\$2,629,000
WACHOVIA SBA LENDING, INC.	2	\$2,475,000
WASHINGTON MUTUAL BANK	32	\$909,500
WELLS FARGO BANK, NATIONAL ASSOCIATION	131	\$16,777,200
WILSHIRE STATE BANK	8	\$2,445,000
ZIONS FIRST NATIONAL BANK	3	\$160,000
<b>Grand Total</b>	<b>984</b>	<b>\$246,255,273</b>

# SBA 2007 SMALL BUSINESS PRELIMINARY AWARD NOMINATION

**Help us recognize outstanding leaders in the small business community**

SBA's size standards apply in defining a business as small-individuals who own and operate or bear principal responsibility for operating a small business are eligible.

## AWARD CATEGORIES

Please check one or more potential categories:

**Small Business Person of the Year:** For developing an outstanding, growing business; innovative product(s), increasing jobs, increasing sales, overcoming adversity, and community contributions.

**Small Business Exporter of the Year:** Significantly increased export sales and profits, encouraging other firms to export, increased jobs through exports, and innovative methods of creating markets.

**SBA Young Entrepreneur of the Year:** Owner will not reach 30<sup>th</sup> birthday by June 1, 2007, three-year evidence of success in sales and profits, increased jobs, innovative products, demonstrated potential.

**Jeffrey Butland Family-Owned Small Business:** A family owned business that has passed from one generation to another and owner has responsibility for operating the business with at least a 15 year track record.

**Small Business Journalist:** Journalists representing television, radio, electronic or print media may be nominated. Submitting sample articles or tapes as part of the nomination package is encouraged.

**Microenterprise Small Business Person:** For developing an outstanding business with at least a three year track record, under 25 employees, under \$2.5 million in sales and less than 10 years in business (Nevada award).

**Small Business Champions of the Year:** Those who promote small business, including volunteering time and services to small business interests and groups, advocating the cause of small business in the legislative process. Champions may or may not be small business owners.

**Minority Small Business Champion**

**Women in Business Champion**

**Veteran Small Business Champion**

**Home-Based Business Champion**

**Financial Services Champion**

## NOMINEE INFORMATION

I nominate \_\_\_\_\_ Title \_\_\_\_\_

Company/Organization \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Nominees Qualifications for this Award—**attach short description on why this business/advocate should be considered:**

When nominating a business owner please complete the following: Is the company operating profitably \_\_\_\_\_

# of years in business \_\_\_\_\_ # of employees \_\_\_\_\_ annual sales \$ \_\_\_\_\_

SIC/NAICS code \_\_\_\_\_

## NOMINATOR'S INFORMATION

Nominator Name \_\_\_\_\_

Title \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Reply by **September 29, 2006 mail (or fax 702-388-6469) this form to:**

**Small Business Awards Committee, U.S. Small Business Administration  
400 South Fourth Street, Suite 250  
Las Vegas, NV 89101**

For more information, please contact: (702) 388-6690. Self-nominations accepted. This form may be duplicated. **For further consideration, a nomination binder with detailed materials will be requested.** SBA will contact the nominator with details. Thanks for your support!